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Form 309

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

**Joseph Stephen Kubacka** : Case No. 18–21038–GLT

Debtor(s) : Chapter: 13

Related to Docket No. 134

## ORDER DISMISSING CASE WITHOUT PREJUDICE AND TERMINATING WAGE ATTACHMENT

AND NOW, this The 29th of July, 2021, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the Bankruptcy Code, the Local Rules of this Court and/or an Order of Court, it is hereby ORDERED, ADJUDGED and DECREED as follows:

- (1) The above-captioned case is **DISMISSED**, without prejudice. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally**, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.
- (2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.
- (3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13–FR–S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.
  - (4) The Clerk shall give notice to all creditors of this dismissal.

Gregory I. Taddonio, Judge United Staros Bankruptcy Court

Case Administrators to serve: All Creditors and All Parties In Interest

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 18-21038-GLT Joseph Stephen Kubacka Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: dbas Page 1 of 3
Date Rcvd: Jul 29, 2021 Form ID: 309 Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2021:

Recip ID		Recipient Name and Address
db	+	Joseph Stephen Kubacka, 601 Brittany Court, Irwin, PA 15642-8739
14794502	+	Apria Healthcare, 4642 West 12th Street, # 3, Erie, PA 16505-3008
14794503	+	CACH LLC its successors and assignee of, Lending Club Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14852542		CACH, LLC its successors and assigns as assignee, of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14794508	+	Dr. Sukhdev Singh Grover Md, 4815 Liberty Avenue, Suite GR31, Pittsburgh, PA 15224-2156
14794511	+	Irwin Family Care, 905 Spruce Street, Suite 201, Irwin, PA 15642-3683
14800516	+	McCabe Weisberg & Conway LLC, 123 South Broad Street, Suite 1400, Philadelphia PA 19109-1060
14794515	+	Norwin School District, c/o Maiello Brungo & Maiello LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14794516	+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 9

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + EDI: AISACG.COM	Date/Time	Recipient Name and Address
Ci	F EDI. AISACO.COM	Jul 30 2021 03:18:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14794504	+ Email/Text: cms-bk@cms-collect.com	Jul 29 2021 23:15:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14794505	+ EDI: AISACG.COM	Jul 30 2021 03:18:00	Capital One Auto Finance, c/o Ascension Capital, PO Box 201347, Arlington, TX 76006-1347
14814508	+ EDI: AISACG.COM	Jul 30 2021 03:18:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14794506	+ EDI: BL-BECKET.COM	Jul 30 2021 03:18:00	Capital One NA / Kohls, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14819078	EDI: BL-BECKET.COM	Jul 30 2021 03:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14794507	+ EDI: CCUSA.COM	Jul 30 2021 03:18:00	Credit Collection USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14811081	+ EDI: ECMC.COM	Jul 30 2021 03:18:00	ECMC, PO BOX 16408, ST PAUL, MN 55116-0408
14794509	+ EDI: IIC9.COM	Jul 30 2021 03:18:00	IC Systems, Inc, 444 Highway 96 East, St Paul,
14794510	EDI: IRS.COM	Jul 30 2021 03:18:00	MN 55127-2557  Internal Revenue Service, Insolvency Unit, PO
14794513	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2021 23:28:53	Box 628, Pittsburgh, PA 15230  LVNV Funding LLC, assignee of GE Money
			Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853087	Email/PDF: resurgentbknotifications@resurgent.com		

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Date Rcvd: Jul 29,	, 2021 Form ID: 30	21 Form ID: 309	
		Jul 29 2021 23:28:53	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14794512	+ Email/Text: cashiering-administrationservices@flagstar.com	m Jul 29 2021 23:15:00	Lakeview Loan Servicing LLC, c/o Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14794514	+ EDI: NAVIENTFKASMSERV.COM	Jul 30 2021 03:18:00	Navient Solutions LLC, Department of Education Loan Services, PO Box 9635, Wilkes Barr, PA 18773-9635
14817319	EDI: NAVIENTFKASMSERV.COM	Jul 30 2021 03:18:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14794517	EDI: PRA.COM	Jul 30 2021 03:18:00	Portfolio Recovery Associates LLC, 150 Corporate Blvd, Norfolk, VA 23502
14794518	EDI: PRA.COM	Jul 30 2021 03:18:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14803766	+ EDI: PENNDEPTREV	Jul 30 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14803766	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2021 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14794520	Email/Text: amieg@stcol.com	Jul 29 2021 23:15:00	State Collection Service, Po Box 6250, Madison, WI 53716
14794519	+ EDI: CITICORP.COM	Jul 30 2021 03:18:00	Sears / Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14831640	EDI: WFFC.COM	Jul 30 2021 03:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14794522	+ EDI: WFFC.COM	Jul 30 2021 03:18:00	Wells Fargo Bank NA, Bobs Discount Furniture, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14794521	+ EDI: WFFC.COM	Jul 30 2021 03:18:00	Wells Fargo Bank NA, PO Box 19657, Irvine, CA 92623-9657
14829632	EDI: WFFC.COM	Jul 30 2021 03:18:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14854685	*+	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14798621	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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District/off: 0315-2 User: dbas Page 3 of 3
Date Rcvd: Jul 29, 2021 Form ID: 309 Total Noticed: 33

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2021 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2021 at the address(es) listed below:

Name Email Address

Alexandra Teresa Garcia

on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Daniel P. Foster

on behalf of Debtor Joseph Stephen Kubacka dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Jennifer L. Cerce

on behalf of Creditor Norwin School District jlc@mbm-law.net

Lauren Moyer

on behalf of Creditor LakeView Loan Servicing LLC ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com

Maria Miksich

on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8